

# **CITY OF MARIETTA/MARIETTA BOARD OF LIGHTS AND WATER EMPLOYEE BENEFIT SUMMARY**

<b>BENEFIT</b>	<b>WHO PAYS</b>	<b>ELIGIBILITY</b>	<b>WHAT YOU RECEIVE</b>
<b>Medical Insurance</b>	<u>POS Plan</u> Employees hired on or after 11-1-06, the City/BLW will pay 85% of the single POS premium.  <u>2011 Weekly POS Rates</u> Employee Only \$10.49 Family \$30.09	All full-time employees and elected officials after completing 60 days of employment.	Plan provides coverage for medical, dental, vision insurance and prescription drug coverage.
<b>Medical Insurance Opt-Out Program</b>	City/BLW pays 100%.	All full-time employees and elected officials are eligible during the next open enrollment after their employment date.	Employees who can show proof of other health insurance coverage can elect to decline coverage. In lieu of health insurance coverage, the City will contribute a dollar amount into the Flexible Benefit Plan. Single Plan: \$50/mo. Family Plan: \$75/mo.
<b>Basic Life Insurance</b>	City/BLW pays 100% of the premium.	All full-time employees and elected officials after completing 60 days of employment.	You receive three times your salary in life insurance up to a maximum of \$180,000. Includes AD&D.

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<b>Supplemental Pension Plan</b>	City/BLW contributes 100%	<p>All full-time employees after completing one year of employment.</p> <p>Also covers all part-time employees. There is no waiting period for part-time employees.</p>	The City/BLW pays 6.13% of the salary of full-time employees and 7.50% of the salary of part-time employees into the supplemental pension fund in lieu of participation in Social Security. The amount contributed is immediately vested. Funds accumulated are paid to employees only upon separation.
<b>Credit Union</b>	Employee contributes 100% (voluntary)	All Employees	IBM Southeast Employees' Federal Credit Union (C-Mar) provides savings and checking accounts, loans, and other financial services through payroll deductions.
<b>Supplemental Life Insurance</b>	Employee pays 100% of the premium.	All full-time employees and elected officials are eligible during the next open enrollment after their employment date.	You can purchase additional life insurance on yourself and your eligible dependents. Premiums are payroll deducted.
<b>Regular Pension Plan</b>	<p>Employee contributions is 4%</p> <p>City contributions is 14.50%</p>	All full-time employees and elected officials.	A monthly retirement benefit payable to all full-time vested employees at retirement. Employees hired on or after January 1, 2009 must complete ten years of continuous service with the City/BLW, in order to be vested.

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<b>Flexible Benefit Plan</b>	Voluntary. You have an opportunity to use pretax dollars to pay for certain insurance and benefit programs that are normally paid for with out-of-pocket taxable dollars.	All full-time employees and elected officials.	You can save on federal, state and Medicare taxes paid on contributions on a pre-tax basis that would otherwise be paid after taxes. Examples: Insurance Premiums, Medical Expenses, and Dependent Child Expenses.
<b>Disability Insurance</b>	Employee pays 100%. Voluntary.	All full-time employees are eligible during the next open enrollment after their employment date.	You can purchase disability insurance, cancer insurance, accident insurance, hospital insurance, intensive care insurance and hospital income insurance for yourself and your family to provide financial security for your family.
<b>Deferred Compensation</b>	Employee pays 100%. Voluntary.	All Employees.	You can defer up to \$16,500 of your earnings into the plan on a pre-tax basis to supplement your retirement income. Funds accumulated in the plan can only be withdrawn upon retirement, death or termination unless there is an unforeseeable hardship subject to approval by the Plan Administrators.
<b>Holidays</b>	City/BLW pays 100%	All full-time employees.	Entitles employees to 10 Paid holidays per year.

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<b>Workers Compensation</b>	City/BLW pays 100% of the cost.	All Employees.	The City/BLW will provide and maintain a safe and healthy workplace, provide safe equipment, property materials to work with and establish and enforce safe work methods and practices. The City/BLW will provide replacement income, rehabilitation to all employees who are injured on the job in accordance with the Workers Compensation Laws.
<b>Sick Leave</b>	City/BLW	All full-time employees.	You can accrue 10 days of sick leave per year. Accrues at the rate of 1.54 hours per week. Fire Department employees assigned to a 24-hour shift accrue leave at the rate of 2.16 hours per week.
<b>Vacation</b>	City/BLW pays 100%.	All full-time employees.	From the initial employment date to the fifth anniversary, employees accrue 10 days per year. From the fifth anniversary to the tenth anniversary, employees accrue 15 days per year. Vacation increases again after the 10th, 15 <sup>th</sup> , 20th and 25 <sup>th</sup> anniversary.

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<b>Military Leave</b>	City/BLW Pays 100%	All full-time employees who are members of the U.S. Army, Navy, Air Force, Marines, Coast Guard Reserves or the National Guard or current employees who are drafted or join the uniformed service.	Will be provided according to the law.
<b>Funeral Leave</b>	City/BLW Pays 100%	All full-time employees.	Entitles employees time off with pay in the event of a death in their family.
<b>Court Leave/Jury Duty</b>	City/BLW	All full-time employees	Entitles employees to receive regular pay for the actual days/hours spent in court. Monies received from the Court except for actual receipted expenses, must be endorsed to the City/BLW.
<b>Medicare</b>	The City/BLW pays 1.45% of gross wages for the Medicare Tax for employees hired on or after April 1, 1986.	Employees hired on or after April 1, 1986 also pay a matching 1.45% of gross wages for the Medicare Tax.	Eligible employees may be entitled to receive hospital and medical insurance at age 65 or earlier if disabled.
<b>Social Security</b>	The City/BLW does not participate in Social Security. Therefore, employees save 6.20% of salary that would normally be paid into Social Sec.	The City/BLW does not participate in Social Security.	The City contributes 6.13% of the salary of full-time employee into the Supplemental Pension Plan in lieu of Participating in Social Security.

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<b>Health Place Fitness Center</b>	Weekly rates as of July 2009:  Employee: \$7.15 Couple: \$9.00 Family: \$11.52	All Full-time employees and elected officials. (Voluntary).	Health Place is a complete wellness facility with programs, classes, equipment and professional guidance to help employees and their families improve and maintain a healthy lifestyle. Initial membership of one year is mandatory. Membership renews automatically each year. A thirty-day written notice is required for cancellation after the first year.
<b>Educational Assistance</b>	Employees pay all expenses up front and receive reimbursement for coursework based on final grade. Requires prior approval. Maximum reimbursement is \$2,000 per year.	All full-time employees after completing six months of service.	Employees receive reimbursement for tuition expenses, lab fees, and books for courses taken to improve job skills.  Reimbursement: 100% reimbursement for a grade of "C" or better up to \$2,000
<b>Parking</b>	No cost to employees	All Employees	Free Parking.
<b>MECCA Employee Assistance Program</b>	Participation is Voluntary. Employee contributes as much as he/she can afford.	All Employees.	The money in this fund is set aside to help employees during illnesses, injuries, emergencies or when experiencing other financial difficulties beyond the employee's control.

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<b>Family and Medical Leave</b>	No additional cost if paid leave. Employee is responsible for paying 100% for life insurance and supplemental policies if leave is unpaid. The City/BLW will continue to provide health insurance for employee. Employee must continue to pay dependent health insurance coverage.	Employees who have been employed for at least 12 months and who have provided at least 1,250 hours of service during the 12 months before any leave is requested.	Entitles employees up to 12 weeks of job protected leave in a 12 month period for the birth of a child and to care for that child; for placement for adoption or foster care of a child; for a serious personal health condition making the employee unable to perform the essential functions of his/her job; and for the care of a parent, spouse or child with a serious health condition.
<b>Employee Assistance Program</b>	City/BLW pays 100% of the cost	All full-time employees and elected officials.	A program to provide advice, information, and encouragement on questions about personal and family problems. Can help you and your family with issues including, parenting, older adults, financial, legal, health and emotional well-being.

**Contact Information:**

Judy Burnette  
Benefits Manager  
205 Lawrence Street  
Marietta, GA 30060

Electronic Mail:  
[jburnette@mariettaga.gov](mailto:jburnette@mariettaga.gov)

Webmaster: [webmaster@city.marietta.ga.us](mailto:webmaster@city.marietta.ga.us)